

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: PHILIP A. GOLDSTEIN	§	Case No. 5:15-bk-05272
SHARON A. GOLDSTEIN	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/09/2015.
- 2) The plan was confirmed on 09/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/01/2020, 07/01/2020, 06/24/2022, 07/26/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/11/2018.
- 5) The case was completed on 09/08/2022.
- 6) Number of months from filing or conversion to last payment: 80.
- 7) Number of months case was pending: 82.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,111.00.
- 10) Amount of unsecured claims discharged without full payment: \$227,194.25.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 228,039.82	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 228,039.82

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 15,895.26	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 19,895.26
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TULLIO DeLUCA, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
1ST FINANCIAL BANK	Sec	0.00	25,315.55	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	887,373.00	649,475.40	10,791.09	10,791.09	0.00
INTERNAL REVENUE SERVICE	Sec	0.00	649,475.40	180,403.00	180,403.00	0.00
INTERNAL REVENUE SERVICE	Uns	23,146.00	649,475.40	471,353.39	4,540.59	0.00
COMMONWEALTH OF	Pri	0.00	37,076.74	8,820.68	8,820.68	0.00
COMMONWEALTH OF	Uns	30,000.00	37,076.74	28,206.06	271.71	0.00
PORTFOLIO RECOVERY	Uns	3,069.00	3,068.78	3,068.78	29.57	0.00
QUANTUM3 GROUP, LLC	Uns	3,745.00	3,586.10	3,586.10	34.54	0.00
CERASTES, LLC	Uns	14,123.00	15,572.98	15,572.98	150.02	0.00
CAPITAL ONE BANK	Uns	606.00	681.90	681.90	6.57	0.00
CAPITAL ONE BANK	Uns	2,330.00	748.16	748.16	7.21	0.00
CERASTES, LLC	Uns	276.00	276.34	276.34	2.66	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	2,240.51	2,240.51	21.58	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	2,983.00	2,900.53	2,900.53	27.94	0.00
PNC BANK	Sec	10,213.00	10,213.61	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,199.00	1,199.51	1,199.51	11.55	0.00
ECAST SETTLEMENT CORP	Uns	0.00	188.80	188.80	1.81	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DITECH	Sec	0.00	NA	NA	0.00	0.00
TOYOTA FINANCIAL SERVICES	Sec	0.00	16,281.65	0.00	0.00	0.00
TOYOTA FINANCIAL SERVICES	Uns	0.00	20,262.59	0.00	0.00	0.00
NELNET	Uns	0.00	137,604.92	137,604.92	403.59	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	130,510.77	0.00	0.00	0.00
ECMC	Uns	0.00	8,447.72	8,447.72	0.00	0.00
ECMC	Uns	0.00	4,332.68	4,332.68	0.00	0.00
DITECH	Sec	63,689.00	57,458.13	2,620.45	2,620.45	0.00
AMERICAN EXPRESS	Uns	2,166.00	NA	NA	0.00	0.00
BARCLAYS	Uns	24,163.00	NA	NA	0.00	0.00
BARCLAYS	Uns	5,628.00	NA	NA	0.00	0.00
CITIBANK SOUTH DEKOTA	Uns	40,733.00	NA	NA	0.00	0.00
METRIS BANK	Uns	2,912.00	NA	NA	0.00	0.00
MIDLAND FNDING LLC	Uns	5,630.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Uns	9,856.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Uns	15,564.00	NA	NA	0.00	0.00
SEARS	Uns	7,191.00	NA	NA	0.00	0.00
STELLAR RECOVERY INC	Uns	2,000.00	NA	NA	0.00	0.00
SYNCHTONY BANK/DICK'S	Uns	1,771.00	NA	NA	0.00	0.00
SYNCHRONY BANK/GAP	Uns	271.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEY	Uns	2,040.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAM'S CLUB	Uns	2,708.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WAL-MARTU	Uns	4,798.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	23,392.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,620.45	\$ 2,620.45	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 180,403.00	\$ 180,403.00	\$ 0.00
TOTAL SECURED:	\$ 183,023.45	\$ 183,023.45	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 19,611.77	\$ 19,611.77	\$ 0.00
TOTAL PRIORITY:	\$ 19,611.77	\$ 19,611.77	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 680,408.38	\$ 5,509.34	\$ 0.00

Disbursements:

Expenses of Administration	\$ 19,895.26	
Disbursements to Creditors	\$ 208,144.56	
TOTAL DISBURSEMENTS:		\$ 228,039.82

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/07/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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